

Remarks

Claims 1-22 remain pending in this application after entry of this paper.

The Examiner had objected to the specification and required the deletion of the browser-executable code at page 17, line 14. The specification has been amended to address this objection.

Claims 1-10, 16-18, and 20-22 stand rejected under 35 U.S.C. § 102(e) as being anticipated by Kitchen (U.S. Patent No. 6,289,322). Claims 11-15 and 19 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Kitchen (U.S. Patent No. 6,289,322).

Applicant believes that the invention is patentable. The invention comprehends a method of invoice presentation and payment. The method of invoice presentation and invoice payment is for use in a network accessible to a biller having an accounts receivable system and a biller bank, and accessible to a payer having an accounts payable system and a payer bank. The method includes establishing a database accessible over the network. An invoice is exported from the biller accounts receivable system to the database. The invoice is presented to the payer when the payer accesses the database to view the invoice. The invoice is imported to the payer accounts payable system from the database. The invoice is paid by recording a payment from the payer representing an amount of money. The payment is recorded in the database. The payment is imported to the payer accounts payable system from the database. The payment is imported to the biller accounts receivable system from the database.

The invention provides a method of invoice presentation and invoice payment for use in a network that cooperates with both the biller accounts receivable system and the payer accounts payable system to provide a full solution to existing and future billing and payment processes. This invention is believed to be patentable and is not suggested by the prior art.

The Examiner has relied on Kitchen in making both of the rejections in the Office Action. Kitchen provides only a partial solution for billing and payment processes, and fails to anticipate or suggest the invention as recited by the claims.

Independent claim 1 recites a method of invoice presentation and invoice payment. The claim recites a number of features in combination including importing the invoice to the payer accounts payable system from the database, paying the invoice, importing the payment to the payer accounts payable system from the database, and importing the payment to the biller accounts receivable system from the database. In this way, the invention as recited by claim 1 comprehends a full solution that cooperates with both the biller accounts receivable system and the payer accounts payable system.

In contrast, Kitchen describes only electronic bill processing. More specifically, Kitchen describes a method of electronically presenting billing information, including receiving billing information associated with a plurality of different billers, different portions of which represent bills for different payers. Requests are received from respective payers for current billing information, responsive to which bill presentment information corresponding to the applicable portion of the billing information is transmitted to the requesting payer. Thus, Kitchen provides a system for electronic bill presentment.

Kitchen fails to suggest the specific combination recited by claim 1 including importing the invoice to the payer accounts payable system, paying the invoice, importing the payment to the payer accounts payable system, and importing the payment to the biller accounts receivable system, in combination with the other recited features. Put another way, Kitchen fails to comprehend a full solution that cooperates with both the biller accounts receivable system and the payer accounts payable system as specifically recited by claim 1.

The Examiner has not provided any suggestion of the specifically recited importing features set out in claim 1, let alone a suggestion to combine them to achieve the invention as claimed. With regard to importing the invoice to the payer accounts payable system, the Examiner only makes reference to the presentation of billing information to payer stations 120A-120D. With regard to importing the payment to the payer accounts payable system, the Examiner only makes reference to presenting the status of payment to the payer stations 120A-120D. And finally, with regard to importing the payment to the biller accounts receivable system, the Examiner only makes reference to transmitting the payment via network to the biller stations 110A-110D.

The Examiner has failed to point out any specific suggestion of these claimed importing features in the claimed combination. The Examiner only makes general references to the presentation of billing information and status of payment information to payer stations along with payment transmission to biller stations. These teachings pointed out by the Examiner fail to suggest the invention.

After all, claim 1 specifically recites activities involving the importing of the invoice and payment to the payer accounts payable system and the importing of the payment to the biller accounts receivable system such that the invention provides a complete solution for all parties involved. Kitchen, and the Examiner's references to Kitchen, fail to suggest such a complete solution.

For reasons given above, claim 1 is believed to be patentable. Claims 2-22 are dependent claims and incorporate the limitations of claim 1. Accordingly, these claims are also believed to be patentable at least for the reasons explained above.


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Reply to Office Action of March 11, 2004

Atty Dkt No. JJA1 0101 PUS

The Director is hereby authorized to charge the fee of \$475.00 for a three month extension of time to Deposit Account No. 02-3978. Further, the Director is hereby authorized to credit overpayments or charge deficiencies to Deposit Account No. 02-3978.

Respectfully submitted,

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